

ALMA BANK

	CPP Disbursement Date 05/22/2009	Cert 58424	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$797	\$881	10.5%		
Loans	\$496	\$656	32.2%		
Construction & development	\$32	\$52	61.8%		
Closed-end 1-4 family residential	\$14	\$1	-90.3%		
Home equity	\$3	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$164	\$193	18.2%		
Commercial real estate	\$209	\$329	57.0%		
Unused commitments	\$88	\$80	-9.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$68	\$40	-42.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$103	\$46	-54.9%		
Cash & balances due	\$114	\$130	14.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$702	\$779	11.0%		
Deposits	\$689	\$766	11.1%		
Total other borrowings	\$6	\$6	0.0%		
FHLB advances	\$6	\$6	0.0%		
Equity					
Equity capital at quarter end	\$96	\$102	6.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$19	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.3%	11.7%	--		
Tier 1 risk based capital ratio	17.1%	14.1%	--		
Total risk based capital ratio	18.4%	15.3%	--		
Return on equity ¹	-5.0%	6.8%	--		
Return on assets ¹	-0.6%	0.8%	--		
Net interest margin ¹	3.9%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	189.5%	0.0%	--		
Loss provision to net charge-offs (qtr)	159.3%	130.8%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	11.1%	0.0%	0.0%	0.0%	--
Home equity	24.1%	0.0%	0.8%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	4.7%	1.4%	--
Commercial & Industrial	0.5%	0.0%	0.1%	0.4%	--
Commercial real estate	0.1%	0.0%	0.0%	0.0%	--
Total loans	0.8%	0.0%	0.2%	0.1%	--